

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICANT : Dean S. Keil  
INVENTION : **SYSTEM AND METHOD FOR DEBIT  
TRANSACTIONS**  
SERIAL NUMBER : 09/839,471  
FILING DATE : April 19, 2001  
EXAMINER : Michael A. Cuff  
GROUP ART UNIT : 3627  
OUR FILE NO. : 2240.006

-----

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

REQUEST FOR CONTINUED EXAMINATION UNDER 37 C.F.R. 1.114 AND  
RESPONSE TO OFFICE ACTION OF April 19, 2006

Sir:

In response to the Office Action dated April 19, 2006 having a shortened statutory period for response set to expire July 19, 2006, kindly amend the above-entitled application as follows, no new matter is added:

**Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.**

**Remarks/Arguments begin on page 9 of this paper.**